



Order Filed on January 31, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(e)
RICHARD S. HOFFMAN, JR., ESQ. (#RH-9353)
HOFFMAN DiMUZIO
A Partnership of Professional Corporations
412 Swedesboro Road
Mullica Hill, New Jersey 08062
(856) 694-3939
Attorneys for Debtor(s)

In Re:

SHEILA A. DiZENZO

Debtor

18-19439

Case No.: ~~18-17590~~
~~XXXXXX~~


Hearing Date: January 28, 2020

Judge: ABA

**AGREED ORDER RESOLVING CREDITOR'S MOTION FOR RELIEF FROM THE
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through (3) is hereby
ORDERED.

DATED: January 31, 2020


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Secured Creditor: Wilmington Savings FSB

Secured Creditor's Counsel: Waldman & Kaplan, P.A.

Debtors' Counsel: Richard S. Hoffman, Jr., Esq.

Property Involved ("Collateral"): 3520 Coles Mill Road, Franklinville, NJ 08322

Relief sought: ■ Motion for relief from the automatic stay
 □ Motion to dismiss
 □ Motion for prospective relief to prevent imposition of automatic stay
 against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The Debtor has failed to maintain post-petition payments on the Collateral
Total Arrearages Due \$8,389.62
2. Debtor must cure all post-petition arrearages, as follows:
 - Beginning on 02/01/2020, monthly cure payments shall be made in the amount of \$1,389.27 for 6 months to cure the remaining post-petition default of \$8,389.62.
3. Debtor shall maintain all ongoing monthly payments in the amount of \$750.20 beginning with the 02/01/2020 payment.
4. Payments to the Secured Creditor shall be made to the following address(es):
 - Monthly cure payment: FCI Lender Services
P.O. Box 27370
Anaheim Hills, CA 92809
5. In the event of Default:
 - Should the Debtor(s) fail to make any of the above captioned payments and/or should any tax payment or insurance premium become more than thirty (30) days late, or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney and the court shall enter an Order granting relief from the Automatic

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Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

6. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

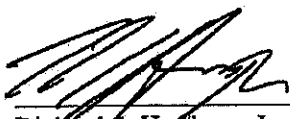
The fees and costs are payable:

- Through the Chapter 13 plan.

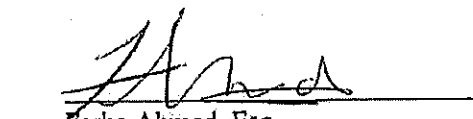
□ To the Secured Creditor within _____ days.

□ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.



Richard S. Hoffman, Jr., Esq.
Hoffman DiMuzio
Attorney for Debtor
Date: 1/30/2020



Farha Ahmed, Esq.
Waldman and Kaplan, P.A.
Attorney for Secured Creditor
Date: 01/30/2020